

**Information to identify the case:**

Debtor 1	<b>Kelly Francis Mandock</b> First Name Middle Name Last Name	Social Security number or ITIN <b>xxx-xx-5640</b>
Debtor 2 (Spouse, if filing)	<b>Leanna Marie Mandock</b> First Name Middle Name Last Name	EIN <b>-----</b> Social Security number or ITIN <b>xxx-xx-3621</b>
United States Bankruptcy Court <b>Eastern District of Virginia</b>		EIN <b>-----</b>
Case number: <b>18-73816-FJS</b>		Date case filed for chapter <b>7 10/29/18</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Kelly Francis Mandock	Leanna Marie Mandock
2. All other names used in the last 8 years		
3. Address	5609 Earlton Ct. Virginia Beach, VA 23464	5609 Earlton Ct. Virginia Beach, VA 23464
4. Debtor's attorney Name and address	Kenneth A. Moreno Kenneth A. Moreno, PLLC 1553 S. Military Hwy., Suite 100 Chesapeake, VA 23320	Contact phone (757) 486-1938 Email: <a href="mailto:kamoreno@msn.com">kamoreno@msn.com</a>
5. Bankruptcy trustee Name and address	Tom C. Smith, Jr. P.O. Box 1506 Virginia Beach, VA 23451	Contact phone (757) 428-3481 Email: <a href="mailto:trustee@tomcsmith.com">trustee@tomcsmith.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	600 Granby St., Room 400 Norfolk, VA 23510	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 757-222-7500	Date: October 30, 2018
<b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029		
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<b>7. Meeting of creditors</b>	<b>November 29, 2018 at 02:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510</b>
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<b>8. Presumption of abuse</b>	The presumption of abuse arises.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: January 28, 2019</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
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	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 &gt;

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Manner of Payment of Fees</b>	<b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. <b>Norfolk:</b> same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**Certificate of Notice Page 4 of 5**  
**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re:  
 Kelly Francis Mandock  
 Leanna Marie Mandock  
 Debtors

Case No. 18-73816-FJS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: paizl  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Oct 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2018.

db/jdb	+Kelly Francis Mandock, Leanna Marie Mandock, 5609 Earlton Ct., Virginia Beach, VA 23464-7116
14587702	+Acredale Animal Hospital, 1200 Lake James Dr., Virginia Beach, VA 23464-6773
14587708	+Citibank/The Home Depot, Attn: Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14587713	+Keller Williams Real Estate, 33012 Coastal Hwy, Bethany Beach, DE 19930-3777
14587717	+Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14587720	Ortho Sport and Spine, 2725 Ivy Hill, Buford, GA 30519-7922
14587721	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
14587722	Resolve usa, PO Box 920247, Norcross, GA 30010-0247
14587723	Sears, PO Box 78051, Phoenix, AZ 85062-8051
14587724	+South Shore Bank, Attn: Bankruptcy, PO Box 151, Weymouth, MA 02188-0904
14587727	Tidewater Utilities, Inc, Customer Serv. Center, 1500 Ronson Rd., Iselin, NJ 08830-3049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: kamoren@msn.com Oct 31 2018 03:16:12 Kenneth A. Moreno, Kenneth A. Moreno, PLLC, 1553 S. Military Hwy., Suite 100, Chesapeake, VA 23320
tr	+EDI: QTCSMITH.COM Oct 31 2018 07:08:00 Tom C. Smith, Jr., P.O. Box 1506, Virginia Beach, VA 23451-9506
14587703	+EDI: PHINAMERI.COM Oct 31 2018 07:08:00 AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
14587704	+EDI: AMEREXPR.COM Oct 31 2018 07:08:00 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14587705	EDI: BANKAMER.COM Oct 31 2018 07:08:00 Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-0000
14587706	+EDI: CAPITALONE.COM Oct 31 2018 07:08:00 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14587707	+EDI: CITICORP.COM Oct 31 2018 07:08:00 Citibank/Sears, Attn: Bankruptcy, PO Box 6275, Sioux Falls, SD 57117-6275
14587709	+EDI: CRFRSTNA.COM Oct 31 2018 07:08:00 Credit First National Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14587710	EDI: CRFRSTNA.COM Oct 31 2018 07:08:00 Credit First/Firestone, PO Box 81344, Cleveland, OH 44188-0344
14587711	+EDI: DISCOVER.COM Oct 31 2018 07:08:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14587712	EDI: IRS.COM Oct 31 2018 07:08:00 IRS, Special Procedures, PO Box 10025, Richmond, VA 23240-0025
14587714	+E-mail/Text: pslater@langleyfcu.org Oct 31 2018 03:17:33 Langley Fed Credit Uni, 721 Lakefront Commons, Newport News, VA 23606-3324
14587715	+E-mail/Text: pslater@langleyfcu.org Oct 31 2018 03:17:33 Langley Federal Credit Union, Attn: Bankruptcy, 721 Lakefront Commons, Newport News, VA 23606-3324
14587716	+EDI: MERRICKBANK.COM Oct 31 2018 07:08:00 Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14587718	+EDI: NFCU.COM Oct 31 2018 07:08:00 Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14587719	+EDI: NFCU.COM Oct 31 2018 07:08:00 Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14587725	+EDI: RMSC.COM Oct 31 2018 07:08:00 Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015
14587726	+EDI: RMSC.COM Oct 31 2018 07:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14587728	EDI: WFFC.COM Oct 31 2018 07:08:00 Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606-0000

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-8

User: paizl  
Form ID: 309A

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Oct 30, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2018 at the address(es) listed below:

John P. Fitzgerald, III ustpregion04.no.ecf@usdoj.gov  
Kenneth A. Moreno on behalf of Joint Debtor Leanna Marie Mandock kamoren@msn.com  
Kenneth A. Moreno on behalf of Debtor Kelly Francis Mandock kamoren@msn.com  
Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.epiqsystems.com

TOTAL: 4